

CAPITAL ONE NSA
RATE SCHEDULE 610A

<u>Volume Block</u>	<u>Incremental Discounts</u>
<u>1,225,000,001 – 1,275,000,000</u>	<u>3.0¢</u>
<u>1,275,000,001 – 1,325,000,000</u>	<u>3.5¢</u>
<u>1,325,000,001 – 1,375,000,000</u>	<u>4.0¢</u>
<u>1,375,000,001 – 1,450,000,000</u>	<u>4.5¢</u>
<u>1,450,000,001 – 1,525,000,000</u>	<u>5.0¢</u>
<u>1,525,000,001 – 1,600,000,000</u>	<u>5.5¢</u>
<u>1,600,000,001 and above</u>	<u>6.0¢</u>

RATE SCHEDULE 610B

<u>Volume Block</u>	<u>Incremental Discounts</u>
<u>1,025,000,001 – 1,075,000,000</u>	<u>1.0¢</u>
<u>1,075,000,001 – 1,125,000,000</u>	<u>1.5¢</u>
<u>1,125,000,001 – 1,175,000,000</u>	<u>2.0¢</u>
<u>1,175,000,001 – 1,225,000,000</u>	<u>2.5¢</u>

RATE SCHEDULE 610C
For Adjusted Threshold (“A.T.”)

<u>Volume Block</u>	<u>Incremental Discounts</u>
<u>A.T. + 1 – A.T. + 50,000,000</u>	<u>3.0¢</u>
<u>A.T. + 50,000,001 – A.T. + 100,000,000</u>	<u>3.5¢</u>
<u>A.T. + 100,000,001 – A.T. + 150,000,000</u>	<u>4.0¢</u>
<u>A.T. + 150,000,001 – A.T. + 225,000,000</u>	<u>4.5¢</u>
<u>A.T. + 225,000,001 – A.T. + 300,000,000</u>	<u>5.0¢</u>
<u>A.T. + 300,000,001 – A.T. + 375,000,000</u>	<u>5.5¢</u>
<u>A.T. + 375,000,001 and above</u>	<u>6.0¢</u>

RATE SCHEDULE 610D
For Adjusted Threshold ("A.T.")

<u>Volume Block</u>	<u>Incremental Discounts</u>
<u>A.T. + 1 – A.T. + 50,000,000</u>	<u>1.0¢</u>
<u>A.T. + 50,000,001 – A.T. + 100,000,000</u>	<u>1.5¢</u>
<u>A.T. + 100,000,001 – A.T. + 150,000,000</u>	<u>2.0¢</u>
<u>A.T. + 150,000,001 – A.T. + 200,000,000</u>	<u>2.5¢</u>